

**Fill in this information to identify the case:**Debtor Name Laura Marcela Pignataro

United States Bankruptcy Court for the: Southern District of New York

Case number: 22-22276☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11****12/17**Month: February 2024Date report filed: 10/14/2024  
MM / DD / YYYYLine of business: Small Business

NAISC code: \_\_\_\_\_

**In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.**

Responsible party: Laura Marcela PignataroOriginal signature of responsible party /S/Laura Marcela PignataroPrinted name of responsible party Laura Marcela Pignataro**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
-----	----	-----

**If you answer *No* to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.**

- |  |                                     |                                     |                                     |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**If you answer *Yes* to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.**

- |   |                                     |                                     |                          |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Laura Marcela PignataroCase number 22-22276

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☐ ☒

## 2. Summary of Cash Activity for All Accounts

### 19. Total opening balance of all accounts

\$ 14,027.46

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

### 20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 4,033.73

### 21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 9,103.37

### 22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 5,069.64

### 23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ \_\_\_\_\_

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

### 24. Total payables

(*Exhibit E*)

\$ \_\_\_\_\_

**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00  
(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ <u>          </u>	—	\$ <u>4,033.73</u>	=	\$ <u>          </u>
33. <b>Cash disbursements</b>	\$ <u>          </u>	—	\$ <u>9,103.37</u>	=	\$ <u>          </u>
34. <b>Net cash flow</b>	\$ <u>          </u>	—	\$ <u>          </u>	=	\$ <u>          </u>
35. Total projected cash receipts for the next month:					\$ <u>          </u>
36. Total projected cash disbursements for the next month:					— \$ <u>          </u>
37. Total projected net cash flow for the next month:					= \$ <u>          </u>

Debtor Name Laura Marcela Pignataro

Case number 22-22276

## 8. Additional Information

---

If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



Statement Period  
From February 01, 2024  
To February 29, 2024  
Page 1 of 6

PRIVATE CLIENT GROUP 333  
75 HOLLY HILL LANE  
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO 8-333  
DEBTOR IN POSSESSION  
CASE # 22 22276 SHL  
7 WATCH HILL RD  
CROTON HUDSON NY 10520 999 See Back for Important Information

Primary Account: 0

PROTECT YOURSELF FROM IDENTITY THEFT: FLAGSTAR BANK, N.A. WILL NEVER ASK YOU TO PROVIDE PERSONAL OR BUSINESS ACCOUNT INFORMATION THROUGH E-MAIL OR TEXT. IF YOU RECEIVE ANY E-MAIL OR OTHER INQUIRY THAT APPEARS TO COME FROM FLAGSTAR BANK, N.A., DO NOT PROVIDE PERSONAL INFORMATION OR CLICK ON ANY LINKS INCLUDED. INSTEAD, CALL US TOLL-FREE AT 1-866-744-5463 OR CONTACT YOUR ACCOUNT OFFICER. WITH IDENTITY THEFT BECOMING MORE AND MORE COMMON, AWARENESS IS KEY. EQUIP YOURSELF WITH CRUCIAL TIPS TO FORTIFY YOUR SECURITY AND SAFEGUARD YOUR IDENTITY.

GUARD PERSONAL INFORMATION: DO NOT GIVE YOUR PERSONAL INFORMATION OVER THE PHONE. BE CAUTIOUS WITH SHARING SENSITIVE DETAILS ONLINE OR OFFLINE. AVOID SHARING PERSONAL INFORMATION LIKE SOCIAL SECURITY NUMBERS, PASSWORDS, AND FINANCIAL DATA.

SECURE DIGITAL PRACTICES: DO NOT LET OTHERS REMOTELY ACCESS YOUR COMPUTER. REGULARLY UPDATE PASSWORDS, AND USE STRONG, UNIQUE COMBINATIONS FOR DIFFERENT ACCOUNTS. TAKE ADVANTAGE OF MULTI-FACTOR AUTHENTICATION OPTIONS WHEN AVAILABLE.

MONITOR FINANCIAL ACTIVITY: DO NOT SEND MONEY TO PEOPLE YOU DON'T KNOW. ROUTINELY REVIEW YOUR BANK STATEMENTS, CREDIT REPORTS, AND OTHER FINANCIAL RECORDS.

Signature Relationship Summary		Opening Bal.	Closing Bal.
BANK DEPOSIT ACCOUNTS			
	BANKRUPTCY CHECKING	14,027.46	8,957.82
RELATIONSHIP	TOTAL		8,957.82



Statement Period  
From February 01, 2024  
To February 29, 2024  
Page 2 of 6

PRIVATE CLIENT GROUP 333  
75 HOLLY HILL LANE  
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO 8-333  
DEBTOR IN POSSESSION  
CASE # 22 22276 SHL  
7 WATCH HILL RD  
CROTON HUDSON NY 10520 999

See Back for Important Information

Primary Account: 0

BANKRUPTCY CHECKING

Summary

Previous Balance as of February 01, 2024	14,027.46
7 Credits	4,033.73
43 Debits	9,103.37
Ending Balance as of February 29, 2024	8,957.82

Deposits and Other Credits		
Feb 13	MOBILE DEPOSIT	546.46
Feb 13	MOBILE DEPOSIT	563.20
Feb 13	MOBILE DEPOSIT	566.55
Feb 13	MOBILE DEPOSIT	575.78
Feb 13	MOBILE DEPOSIT	576.57
Feb 13	MOBILE DEPOSIT	599.25
Feb 13	MOBILE DEPOSIT	605.92

Withdrawals and Other Debits		
Feb 01	DEBIT CARD PURCHASE	26.82
	ON 02/01 AT ROW 13 WINES CROTON ON HU NY	
	*****2699	
Feb 01	AUTOMATED PAYMENT ck/ref no. 1171056	6,867.70
	PENACHIO MALARA ECHECK 000000005370048	
Feb 02	DEBIT CARD PURCHASE	85.50
	ON 02/02 AT STAPLES 0056 ELMSFORD NY	
	*****2699	
Feb 05	DEBIT CARD PURCHASE	1.70
	ON 02/05 AT CITY OF WHITE PLAINS N CHARLOTTE NC	
	*****2699	
Feb 05	DEBIT CARD PURCHASE	1.70
	ON 02/05 AT CITY OF WHITE PLAINS N CHARLOTTE NC	
	*****2699	
Feb 05	DEBIT CARD PURCHASE	3.00
	ON 02/05 AT VILLAGE OF CROTON ON H CROTON HDSN NY	



Statement Period  
From February 01, 2024  
To February 29, 2024  
Page 3 of 6

PRIVATE CLIENT GROUP 333  
75 HOLLY HILL LANE  
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO 8-333  
DEBTOR IN POSSESSION  
CASE # 22 22276 SHL  
7 WATCH HILL RD  
CROTON HUDSON NY 10520 999

See Back for Important Information

Primary Account: [REDACTED] 0

Date	Description			
	*****2699			
Feb 05	DEBIT CARD PURCHASE			31.49
	ON 02/05 AT WAL WAL MART STORE 000	MOHEGAN LAKE	NY	
	*****2699			
Feb 05	DEBIT CARD PURCHASE			38.61
	ON 02/05 AT AMAZON COM RB4BB10I0	SEATTLE	WA	
	*****2699			
Feb 05	DEBIT CARD PURCHASE			59.53
	ON 02/05 AT BARNESNOBLE	OHEGAN LAKE	NY	
	*****2699			
Feb 05	DEBIT CARD PURCHASE			66.00
	ON 02/05 AT ACME 2418	MOHEGAN LAKE	NY	
	*****2699			
Feb 05	DEBIT CARD PURCHASE			92.33
	ON 02/05 AT TARGET T 195 N BEDFOR	MOUNT KISCO	NY	
	*****2699			
Feb 05	DEBIT CARD PURCHASE			269.03
	ON 02/05 AT PUBLIC STORAGE 10600	800 567 0759	CA	
	*****2699			
Feb 06	DEBIT CARD PURCHASE			29.87
	ON 02/06 AT BURGER KING 825 Q07	MOUNT KISCO	NY	
	*****2699			
Feb 07	DEBIT CARD PURCHASE			31.48
	ON 02/07 AT CVS PHARMACY 05058	CROTON ON HUD	NY	
	*****2699			
Feb 07	DEBIT CARD PURCHASE			44.37
	ON 02/07 AT CVS PHARMACY 05058	CROTON ON HUD	NY	
	*****2699			
Feb 08	DEBIT CARD PURCHASE			23.83
	ON 02/08 AT AMAZON COM RB31B51I2	SEATTLE	WA	
	*****2699			
Feb 08	DEBIT CARD PURCHASE			36.35
	ON 02/08 AT BP 9330333CROTO	CROTON ON HUD	NY	
	*****2699			
Feb 08	DEBIT CARD PURCHASE			90.85
	ON 02/08 AT FOODTOWN 606	CROTON ON HU	NY	
	*****2699			
Feb 12	DEBIT CARD PURCHASE			2.99
	ON 02/12 AT APPLE COM BILL	866 712 7753	CA	



Statement Period  
From February 01, 2024  
To February 29, 2024  
Page 4 of 6

PRIVATE CLIENT GROUP 333  
75 HOLLY HILL LANE  
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO  
DEBTOR IN POSSESSION  
CASE # 22 22276 SHL  
7 WATCH HILL RD  
CROTON HUDSON NY 10520

8-333  
  
  
  
999

See Back for Important Information

Primary Account: [REDACTED] 0

Date	Description			
	*****2699			
Feb 12	DEBIT CARD PURCHASE ON 02/12 AT AMAZON COM RB7OT7TS1 *****2699	SEATTLE	WA	42.66
Feb 12	DEBIT CARD PURCHASE ON 02/12 AT UBER EATS *****2699	SAN FRANCISCO	CA	67.12
Feb 12	POS PURCHASE ON 02/12 AT FOODTOWN 606 *****2699	CROTON ON HU	NY	119.36
Feb 13	DEBIT CARD PURCHASE ON 02/13 AT OPC INS SERVICE FEE 02 *****2699	ELKHORN	NE	7.14
Feb 13	DEBIT CARD PURCHASE ON 02/13 AT OPC INTEGON NATL INS C *****2699	BETHPAGE	NY	238.00
Feb 14	DEBIT CARD PURCHASE ON 02/14 AT BP 9330333CROTO *****2699	CROTON ON HUD	NY	24.24
Feb 16	DEBIT CARD PURCHASE ON 02/16 AT ROW 13 WINES *****2699	CROTON ON HU	NY	22.76
Feb 16	DEBIT CARD PURCHASE ON 02/16 AT SMOKE TOBACCO CIGAR *****2699	CROTON ON HUD	NY	30.01
Feb 20	DEBIT CARD PURCHASE ON 02/20 AT APPLE COM BILL *****2699	866 712 7753	CA	7.58
Feb 20	DEBIT CARD PURCHASE ON 02/20 AT UBER EATS *****2699	SAN FRANCISCO	CA	25.09
Feb 20	DEBIT CARD PURCHASE ON 02/20 AT UBER EATS *****2699	SAN FRANCISCO	CA	50.31
Feb 20	DEBIT CARD PURCHASE ON 02/20 AT TIKTOK SHOP *****2699	CULVER CITY	CA	75.60
Feb 21	DEBIT CARD PURCHASE ON 02/21 AT BP 9330333CROTO	CROTON ON HUD	NY	44.24



Statement Period  
From February 01, 2024  
To February 29, 2024  
Page 5 of 6

PRIVATE CLIENT GROUP 333  
75 HOLLY HILL LANE  
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO  
DEBTOR IN POSSESSION  
CASE # 22 22276 SHL  
7 WATCH HILL RD  
CROTON HUDSON NY 10520

8-333  
  
  
  
  
999

See Back for Important Information

Primary Account: [REDACTED] 0

Date	Description			
	*****2699			
Feb 22	DEBIT CARD PURCHASE ON 02/22 AT USPS PO 3520200028 *****2699	CROTON ON HUD	NY	12.27
Feb 23	DEBIT CARD PURCHASE ON 02/23 AT ROW 13 WINES *****2699	CROTON ON HU	NY	22.76
Feb 23	DEBIT CARD PURCHASE ON 02/23 AT BP 9330333CROTO *****2699	CROTON ON HUD	NY	24.24
Feb 23	DEBIT CARD PURCHASE ON 02/23 AT UBER EATS *****2699	SAN FRANCISCO	CA	91.87
Feb 26	DEBIT CARD PURCHASE ON 02/26 AT BP 9330333CROTO *****2699	CROTON ON HUD	NY	17.02
Feb 26	DEBIT CARD PURCHASE ON 02/26 AT ZIO S ITALIAN DELI *****2699	CROTON ON HU	NY	27.91
Feb 26	DEBIT CARD PURCHASE ON 02/26 AT CVS PHARM 05058 44 MA *****2699	CROTON ON HUD	NY	35.25
Feb 26	POS PURCHASE ON 02/26 AT ACME 2418 *****2699	MOHEGAN LAKE	NY	174.98
Feb 27	DEBIT CARD PURCHASE ON 02/27 AT CROTON GAS STAT *****2699	CROTON ON HU	NY	33.46
Feb 28	DEBIT CARD PURCHASE ON 02/28 AT BURGER KING 825 Q07 *****2699	MOUNT KISCO	NY	34.51
Feb 28	DEBIT CARD PURCHASE ON 02/28 AT UBER EATS *****2699	SAN FRANCISCO	CA	71.84



Statement Period  
From February 01, 2024  
To February 29, 2024  
Page 6 of 6

PRIVATE CLIENT GROUP 333  
75 HOLLY HILL LANE  
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO 8-333  
DEBTOR IN POSSESSION  
CASE # 22 22276 SHL  
7 WATCH HILL RD  
CROTON HUDSON NY 10520 999 See Back for Important Information

Primary Account: 0

Daily Balances

Jan 31	14,027.46	Feb 14	9,759.52
Feb 01	7,132.94	Feb 16	9,706.75
Feb 02	7,047.44	Feb 20	9,548.17
Feb 05	6,484.05	Feb 21	9,503.93
Feb 06	6,454.18	Feb 22	9,491.66
Feb 07	6,378.33	Feb 23	9,352.79
Feb 08	6,227.30	Feb 26	9,097.63
Feb 12	5,995.17	Feb 27	9,064.17
Feb 13	9,783.76	Feb 28	8,957.82

*****			
*	*	Total for This	* Total *
*	*	Period	* Year-to-date *
*****			
* Total Overdraft Fees	*	.00	* .00 *
*****			
* Total Returned Item Fees	*	.00	* .00 *
*****			

Feb-24

starting balance \$ 14027.46

Paychecks
546.46
563.2
566.55
575.78
576.57
599.25
605.92
4033.73

Gas	\$	179.55
Groceries	\$	360.34
Food	\$	489.37
Clothing	\$	249.20
Medication/CVS	\$	111.10
Misc	\$	215.62
Alcohol/Tobacco	\$	102.35

Payment to Trustee Sam Dawidowicz

20 kings ferry insurance payment

Vehicle Insurance	\$	245.14
Storage Unit	\$	269.03
Payment to Anne Penachio	\$	6,867.70
Court Parking	\$	3.40
Apple	\$	10.57

\$ 9,103.37